

General Information for Filing a Consumer Complaint

The Kentucky Department of Insurance's Consumer Protection and Education division was created to assist residents of the Commonwealth with issues related to the insurance industry.

One main function is the handling of consumer complaints. If you are unable to resolve an insurance problem to your satisfaction by contacting the agent, company, etc., you should contact our office. We will ask you to submit your complaint in writing. This avoids any miscommunication and should allow a more accurate answer to your complaint. If you have questions that aren't covered by this information sheet or if you just want to discuss your case prior to filing a complaint, please contact us at 1-800-595-6053.

You will receive a written notice that your complaint has been received. The staff member assigned to your case may contact you if he/she has additional questions. Therefore, it is very important that you include your name, address and *daytime* telephone number.

Some Tips for an Effective Complaint

Your written complaint should include:

- Your name, address and daytime telephone number
(Please include your street address if your mailing address is a P.O. Box.)
- The type of insurance involved (homeowner's, health, auto, life, etc.)
- The company involved in your complaint
- Your policy, claim, ID or group number (include any that apply)
(If your complaint is related to health insurance, please attach a copy of both sides of your health plan identification card.)
- A summary of your complaint, including copies of any related documents
(Please do not send originals.)

Once your written complaint is received, the company will be notified and asked to respond within 15 business days. This deadline is strictly enforced and your complaint is monitored to be certain it is being handled in a timely manner. A normal case should be completed within 30 days.

Additional Information

Keep in mind that the Department of Insurance does not open files for cases outside its jurisdiction. In some instances, your complaint may be referred to another agency. Complaints involving medical necessity may be sent to the Kentucky Department for Health Services. Some self-funded insurance plans fall under federal regulations so we will give you the necessary information to report those issues to the U.S. Department of Labor.

Be certain to review your policy carefully. Knowing the specifics of your coverage can avoid problems and complaints.

The Kentucky Department of Insurance will take appropriate action following the investigation of your case.